Do you have the right coverage to protect your property in the event of an unexpected loss?

The best resource to ensure you have the coverage you need to protect your property based on your individual needs is your Loudoun Mutual AGENT.

CALL THEM TODAY, for an annual check-up or to see if any of the policy enhancements discussed here add value to your policy.

MY LOUDOUN MUTUAL AGENT IS:

AGENT NAME
000-000-0000
12300 MAPLE AVENUE
CITY, STATE 00000

LOUDOUN MUTUAL
P.O. Box 58 • Waterford, Virginia 20197
phone 1.800.752.3458 • fax 1.540.882.4785
www.LoudounMutual.com

mail indicia

Mail list name
address
address

LOUDOUN MUTUAL CARES ABOUT PROTECTING WHAT MATTERS TO YOU

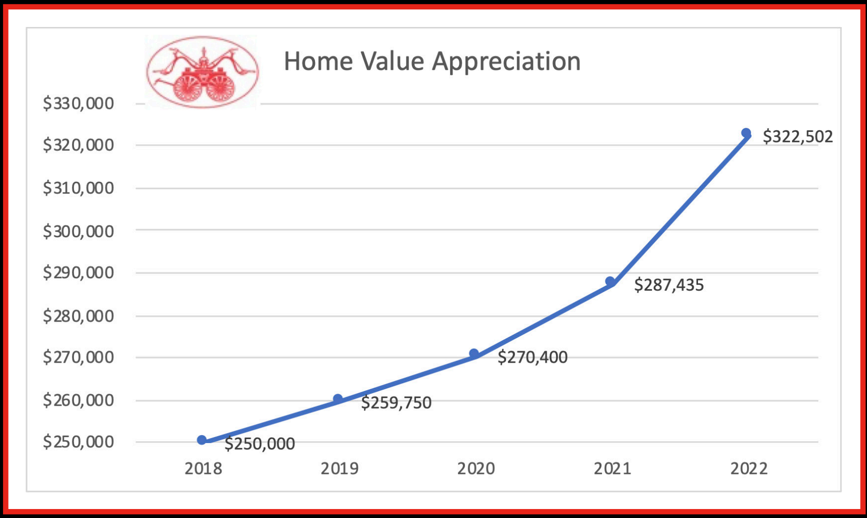
LOUDOUN MUTUAL

A CULTURE OF CARING SINCE 1849

VIRGINIA'S PROPERTY INSURANCE SPECIALISTS

PROTECTING AGAINST INFLATION

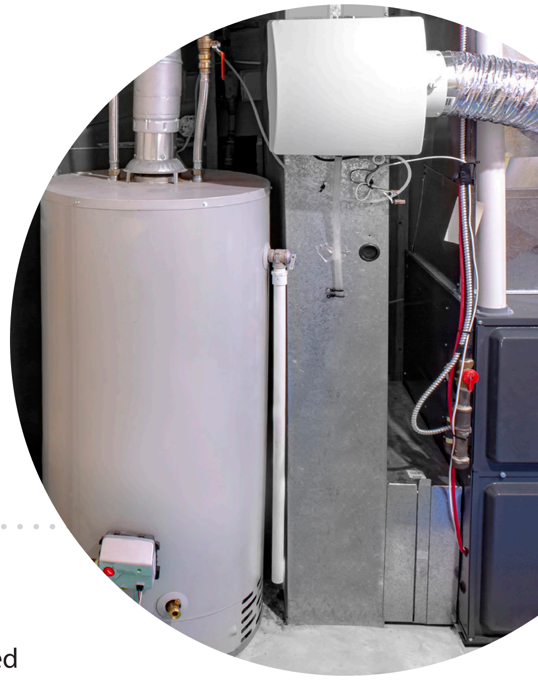
According to a recent survey by the American Property Casualty Insurance Association (APCIA), only 30% of insured homeowners have purchased the coverage limits needed to compensate for rising building costs. Using Virginia inflation statistics over the last 5 years, the chart at right illustrates how a homeowner policy could be underinsured by 22.5% if not for adjustments in coverage and policy limits.



POLICY ENHANCEMENTS TO CONSIDER

Inflation Protection – Although Loudoun Mutual adjusts coverages each year to protect against inflation, this one size fits all adjustment may not be enough for everyone. Specialized circumstances call for specialized coverage and policy specific endorsements are also available to automatically adjust coverage limits quarterly or annually. Call your Loudoun Mutual agent to see if this coverage adds value to your policy.

***NEW* Inland Flood Coverage** – Nearly every home is at risk for flooding. Flood is the most frequently occurring natural disaster in the United States, according to the Federal Emergency Management Agency (FEMA). If your property location qualifies, Inland Flood coverage can be added to your homeowner, farmowner or dwelling fire policies upon renewal. Coverage options include $10,000, $25,000 or $50,000 limits, with annual premiums starting as low as $25.



Home Systems Protection and Service Line Coverage – Today's homeowner depends upon electrical equipment and underground utility lines more than ever. Electrical panels, HVAC systems, appliances and exterior underground utility pipes such as water, sewer, and gas are just a few examples of the property covered by Home Systems Protection and Service Line Coverage. This enhancement is offered for homeowners ($47 annual premium), dwelling fire/rental properties ($41 annual premium), and farmowners policies ($128 annual premium).

Matching of Undamaged Roofing Materials – When a covered loss occurs and a claim is paid for damage to your roof, the undamaged portion of your roof is not replaced. This endorsement can cover the cost of replacing undamaged roofing when materials cannot be matched after a loss. The endorsement has a $1,000 deductible, in addition to the policy deductible, for the covered claim. Annual premiums start at $25 for properties with residence limits up to $500,000.

Matching of Undamaged Siding Materials – When a covered loss occurs and a claim is paid for damage to your siding, the undamaged portion of your siding is not replaced. This endorsement can cover costs of replacing undamaged siding that cannot be matched after a loss. The endorsement has a $1,000 deductible, in addition to the policy deductible, for the covered claim. Annual premiums start at $25 for properties with residence limits up to $500,000.